

Form elsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 18-12291-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eric Blair
aka Eric T. Blair
106 Grant Avenue
Moorestown, NJ 08057

Melissa Blair
aka Melissa J. Blair, aka Melissa J.
Passarelli
106 Grant Avenue
Moorestown, NJ 08057

Social Security No.:

xxx-xx-1107

xxx-xx-4567

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after May 19, 2023 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: April 19, 2023

JAN:

Jeanne Naughton
Clerk

In re:
Eric Blair
Melissa Blair
Debtors

Case No. 18-12291-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 2

Date Rcvd: Apr 19, 2023

Form ID: clsnodsc

Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eric Blair, Melissa Blair, 106 Grant Avenue, Moorestown, NJ 08057-1519

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 19 2023 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 19 2023 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2023 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Pingora Loan Servicing LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Andrew Thomas Archer	on behalf of Joint Debtor Melissa Blair aarcher@spillerarcherlaw.com

District/off: 0312-1

User: admin

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Date Rcvd: Apr 19, 2023

Form ID: clsnodsc

Total Noticed: 3

bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com

Andrew Thomas Archer

on behalf of Debtor Eric Blair aarcher@spillerarcherlaw.com
bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com

Brett W. Wiltsey

on behalf of Creditor Brett Wiltsey Esq. City Gloucester City brett.wiltsey@obermayer.com cct@dilworthlaw.com

Brian C. Nicholas

on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com

Charles H. Jeanfreau

on behalf of Creditor USAA Federal Savings Bank charles.jeanfreau@mccalla.com BNCmail@w-legal.com

Denise E. Carlon

on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Elizabeth L. Wassall

on behalf of Creditor EVOLVE BANK AND TRUST ewassall@logs.com
njbankruptcynotifications@logs.com;logsecf@logs.com

Francis T. Tarlecki

on behalf of Creditor Pingora Loan Servicing LLC Njecfmail@mwc-law.com, ftarlecki.kashlaw@gmail.com

Harold N. Kaplan

on behalf of Creditor USAA Federal Savings Bank hkaplan@rasnj.com kimwilson@raslg.com

Harold N. Kaplan

on behalf of Creditor USAA FEDERAL SAVINGS BANK hkaplan@rasnj.com kimwilson@raslg.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto ecfmail@mortoncraig.com, mortoncraigeef@gmail.com

Marisa Myers Cohen

on behalf of Creditor Pingora Loan Servicing LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com

Melissa S DiCerbo

on behalf of Creditor Pingora Loan Servicing LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Nicholas V. Rogers

on behalf of Creditor FLAGSTAR BANK FSB nj.bkecf@fedphe.com

Phillip Andrew Raymond

on behalf of Creditor Selene Finance LP phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 19